R E M A R K S

Claims 1 – 37 are in the application. Claims 1, 3 – 5, 10 – 12, 14 – 17, 20 , 21, 26 – 28, and 30 – 35 were previously presented; and claims 2, 6 – 9, 13, 18, 19, 22 – 25, 29, 36, and 37 remain unchanged from the original versions thereof. 1, 17, and 33 are the independent claims herein. No new matter has been added.

Reconsideration and further examination are respectfully requested.

Claim Rejections – 35 USC § 103

Claims 1 – 37 were rejected under 35 U.S.C. 103(a) as being unpatentable over Lent et al., U.S. Patent No. 6,324,524 in view of Walker et al., U.S. Patent No. 6,336,104 and further in view of Watson, U.S. Patent No. 5,991,570. This rejection is traversed.

Applicant incorporates and relies upon the arguments of record regarding the failure of Lent and Walker to provide sufficient disclosure regarding the claimed aspect(s) of performing a credit pre-approval process of a customer wherein the performing of the credit pre-approval is done using a result of the searching and without knowledge of and uninitiated by the customer. In particular, the Examiner may refer to the amended Appeal Brief filed with the Office January 19, 2007.

The pending Office Action cites and relies upon Watson for allegedly disclosing the claimed aspect(s) of performing a credit pre-approval process of a customer wherein the performing of the credit pre-approval process is done using a result of the searching and without knowledge of and uninitiated by the customer. However, Applicant respectfully submits that Watson does not, as a matter of fact, disclose or suggest the claimed performing a credit pre-approval process of a customer wherein the performing of the credit pre-approval process is done using a result of the searching and without knowledge of and uninitiated by the customer.

Instead, Watson clearly and explicitly discloses,

> To achieve the foregoing objects, and in accordance with the invention as embodied and broadly described herein, an account processing method and system for facilitating the general denial of categories of transactions unless they are specifically pre-authorized with specified parameters and the parameters of the requested transaction conform to those pre-authorized parameters is provided. Additionally, the present invention provides a system and method for the pre-authorization of specific transactions to be performed by an account manager via a service provided by an account issuer to their customers such as account managers and users. (emphasis added)(See Watson, col. 4, ln. 17 – 18)

Watson further states, in discussing the details of the disclosed transaction pre-authorization process,

> Authorizing agent pre-authorization verification process 402, in the preferred embodiment, is carried out by authorizing agent 212 (FIG. 2) by consulting a pre-authorization's SIC table 302 (FIG. 3) of authorization table 300. A query task 404 compares the SIC value of the requested transaction with those previously stored within the pre-authorization SIC table 302 (FIG. 3) during the establishment of the account phase. When the SIC code of the requested transaction does not match a SIC code specifically requiring additional pre-authorization, a standard authorization processing task 406 occurs wherein the standard authorization table 310 (FIG. 3) having specific limitations such as transaction or balance limits is performed. (emphasis added) (See Watson, col. 11, ln. 36 -49)

Thus, it is clear that Watson discloses a pre-authorization process for pre-authorizing a transaction.

Watson is concerned with "authorizing an account when a portion of the account transactions require individual pre-authorization according to specified pre-authorization parameters", "a system for authorizing an account when a portion of the account transactions require individual pre-authorization according to specified pre-authorization parameters", and "a method for authorizing a portion of account transactions otherwise denied by requiring individual pre-authorization according to parameters pre-authorized in a pre-authorization process". (See Watson, col. 2, ln. 46- 59)

It is thus clear that Watson is not directed to a credit worthiness check to determine a credit pre-approval for a client as claimed by Applicant. The Watson

disclosed pre-authorization process for pre-authorizing a transaction based on a category transaction is neither the same as nor suggestive of Applicant's claimed performing a credit pre-approval process of a customer wherein the performing of the credit pre-approval process is done using a result of searching and without knowledge of and uninitiated by the customer. Applicant notes that the credit-worthiness of the Watson customer relative to a credit pre-approval is not at issue since the Watson customer is a pre-existing credit account/card holder. Thus, no pre-approval of the customer prior to inviting the customer to open an account is needed, required, or logical. The Watson credit account/card holder already has a credit account/card. Watson instead seeks authorization for a particular transaction having an associated transaction category using an existing credit account/card.

Accordingly, Applicant respectfully submits that, as a matter of fact, neither of the cited and relied upon Walker, Lent, and Watson discloses or suggests (at least) the claimed performing of a credit worthiness check to determine a credit pre-approval of the customer, the performing is done using a result of the searching and without knowledge of and uninitiated by the customer.

Therefore, Appellant respectfully submits that the cited and relied upon Lent, Walker, and Watson fail to disclose or suggest performing a credit worthiness check to determine a credit pre-approval of the customer without knowledge of and uninitiated by the customer, as claimed by Appellant.

Accordingly, for at least the foregoing reasons, Applicant respectfully submits that the cited and relied upon combination of Lent, Walker, and Watson does not render claims 1, 17, and 33 obvious under 35 USC 103(a). The reconsideration and withdrawal of the rejection of claims 1, 17, and 33 are requested.

Applicant respectfully submits that dependent claims 2 - 16, 18 - 32, and 34 - 37 are patentable for at least depending on a patentable base claim.

Therefore, Applicant requests the reconsideration and withdrawal of the rejection of claims 1 – 33, and the allowance of same.

C O N C L U S I O N

Accordingly, Applicants respectfully request allowance of the pending claims. If any issues remain, or if the Examiner has any further suggestions for expediting allowance of the present application, the Examiner is kindly invited to contact the undersigned via telephone at (203) 972-5985.

Respectfully submitted,

 October 5, 2007   /Randolph P. Calhoune/
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